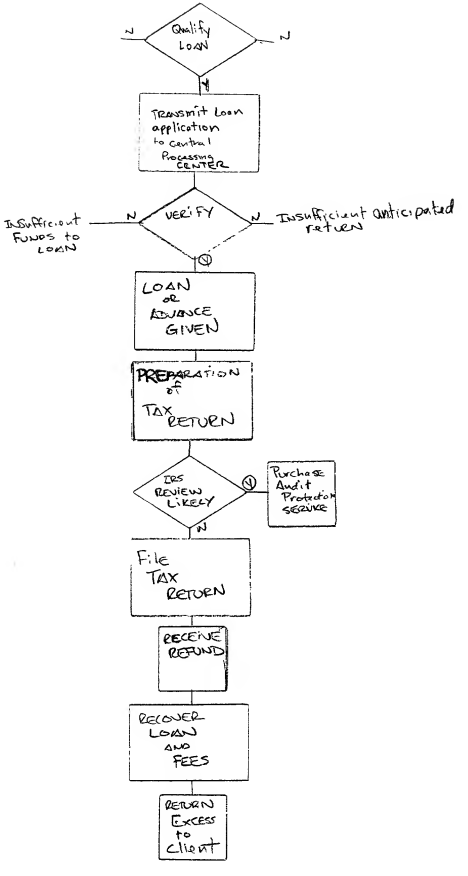
Qualify Loan
N
N
Y
Transmit Loan application to Central Processing CENTER
VERIFY
N
Insufficient Funds to Loan
N
Insufficient anticipated return
Y
LOAN or ADVANCE GIVEN
PREPARATION of TAX RETURN
IRS REVIEW LIKELY
Y
Purchase Audit Protection SERVICE
N
File TAX RETURN
RECEIVE REFUND
RECOVER LOAN AND FEES
RETURN EXCESS to Client

FIG. 1